

FOCUS

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New home for the JCA

It's goodbye 1621 Dupont, hello 1122 Finch Ave. W., as the Association takes up temporary lodgings after the sale this summer of the JCA centre.

The new location at Finch and Dufferin consists of offices and meeting space. The new telephone number is 661-2001; the fax number, 661-3955.

The Association continues to serve clients who regularly visited

the Dupont Street office.

"We are concentrating our energies on looking for a permanent location," said JCA president Karl Fuller. "Currently, we're in the process of purchasing land at Keele and Steeles, and hope to start building in the near future. We continue to rely on the support of our members and friends to help make this dream a reality."

Funding cuts affect JCA services

By Billroy Powell

The JCA will close its Lawrence Heights youth office in December, following a decision by the Ministry of Community and Social Services to eliminate funding for community neighborhood support services.

As well, the Ministry has cut 7% from the funding it provides for the JCA's child and family services program, and its victim assistance program.

The Ministry of Citizenship, Culture and Recreation is also considering funding reductions of between five and 20 per cent for the next fiscal year. These may translate into a further reduction in the Association's social services to the community.

"The JCA is at a critical point in its 33 years of existence," said president Karl Fuller. "The impact of provincial spending cuts is

forcing the association to make difficult administrative and program decisions. We count on the financial and spiritual support of our members to help us through these tough times."

See editorial, page 2.



Gen. Colin Powell to visit Toronto

By Norma Larro

The best-selling author and former chairman of the U. S. Joint Chiefs of Staff will speak at the Sheraton Centre Hotel on May 16, 1996.

Gen. Powell was born in New York of Jamaican parents. He has received the Order of Jamaica and an honorary doctorate from the University of the West Indies.

The JCA has received a block of 100 tickets, available at \$100 each on a first-come, first-served basis. Visa or Mastercard accepted. Call (416) 661-2001. (Sorry, no reserved tickets.)

Quarterly General Meeting

**Sunday, Nov. 26, 1995
2 p.m. sharp**

At our new location
1122 Finch Ave. West
(at Dufferin), Units 17-19
Phone: (416) 661-2001

Towards a mature organization

*An essay by past president
Roy Williams (pages 6 and 7)*

Cuts have far-reaching effects

The government of Ontario has set out on a path to reduce the province's deficit, and it is not prepared to make any detours.

The cuts will inflict severe hardship upon the lives of many, especially the vulnerable and the defenceless. Welfare recipients (single mothers and children), the elderly, and those who are physically and mentally challenged will see their benefits reduced substantially. The government is also slashing and eliminating support and job-training services on which these unfortunate people rely, such as the Jobs Ontario Community Action fund and the Jobs Ontario Training program, and there is no prospect of them being replaced by other programs.

The JCA itself has had its funding cut by seven per cent this year, and we are already bracing ourselves for next year.

When funding to community agencies, shelters and group homes is slashed and in some cases eliminated, where will the dispossessed, the weak and the poor get comfort and assistance? There is no doubt that government spending over the last 25 years has gotten out of control and measures must be put in

place to bring it under control. However, the way the Tory government of Ontario is going about it is bound to cause chaos in the future.

Governments cannot expect to fight the deficit by reducing services and assistance to the poor and vulnerable, while simultane-

ously giving concessions and tax cuts to the rich and powerful. There is bound to be serious repercussions in the medium and long term. People would be willing to forego a tax cut in exchange for a society that is stable, with less of the crime and violence that comes from poverty.

Tried, convicted and sentenced for life

The three police officers who were accused of strip searching Audrey Smith (a Jamaican visitor to Canada) were cleared of any wrongdoing -- hence legitimizing the idea that people can be strip-searched in Canada (Ontario) by the police in public view without consequences.

According to a Toronto Star report, Michael Dulmage, the officer whom Ms. Smith accused of being primarily responsible for the strip-search said, after his acquittal, that he was "now quite conscious of the system which I as a police officer, have to work within."

This remark must be understood for what it's worth. Police officers need not have any fears about being accountable to the system, despite their despicable disregard for the rights of individuals, because the system offers them protection.

The three-member panel of inquiry concluded in their report that Ms. Smith was a crack cocaine dealer and used this so-called fact as the basis for questioning her credibility. Yet they did not present or identify a shred of evidence to support their claim.

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Editorial Committee:
Billroy Powell, Karl Fuller,
Sandra Carnegie-Douglas and
Leroy Wright.

Fundraising needed more than ever

By Norma Larro

Fundraising in a deficit economy is quite the challenge. The competition for dollars is stiff, and we are competing with some very established charities. We now find ourselves having to raise funds for a new building, as well as to ensure continuation of our programs that were fully government-funded in the past. Today is a new reality, the community is being called upon to dig deeper and become more self supporting, governments are pulling out of the social service delivery business, so it is up to us, the community, to continue or discontinue the services.

The Fundraising Committee must become focused since the next five years will be crucial to the organization's survival. We have to re-think the way we have done business in the past. We may also have to do some slashing and burning of our own. We

have to start making some hard choices as to where we are; where we want to be, and maybe even who we want to be. We cannot be all things to all people. The organization has to revisit its goals and objectives set two or three years ago, in light of what is happening today. We hope to involve you in many of those decisions as we think it is critical to have your support in order to wage a successful fundraising campaign. We have to ensure that we are all in sync, board, staff, and membership, to make this CENTRE a reality.

We are looking at having one or two professional fundraisers make presentations to us. If you know of anyone, please let us know as soon as possible.

We are continually looking at other fundraising ideas, but the feeling is that the capital campaign will kick off when we have something tangible to market --

whether securing land or purchasing another building with planned expansion. A capital campaign drive usually kicks off at ground breaking, and ours is a little way off yet.

Merritone dance. Approximately \$7,500 has been collected to date. We thank everyone who supported this event and also those who put in a tremendous amount of time to ensure its success. It certainly was a major accomplishment that things went off as smoothly as they did -- a credit to everyone involved. Special thanks to the Membership Committee members who came up with the idea and spearheaded the event, and to the Board, staff and all those who volunteered their time to help make it happen. We very much appreciated your efforts; it was a great night, we made some money for the building fund and that is the bottom line.

There is now an open challenge on the floor to other committees to follow suit.

Walkathon. Approximately \$6,000 collected to date, from approximately \$7,000 in pledges.

Gospel concert. This event has been postponed until Easter 96'. Details to follow.

Toronto Raptors. Ann Murrell, a new member to the Committee, is investigating the possibility of having an event with the Toronto Raptors. We expect that she will report back at the next meeting.

Weekend Club. Linvor McCoy, also a new member to the Committee, came up with the idea of a week-end club. A sub-committee has been struck to investigate the possibility. The committee is

Our thanks to you, Ms. Nelson!



Founding member Amy Nelson (shown with Neville Walters), was feted at an appreciation dinner held for her in June by the Caribbean Canadian Seniors' Group. Ms. Nelson, who is in her second term as chair of the JCA's Building Committee, received tribute for her years of devotion to the growth and functioning of the Association. Special guests at the event included Jamaican Consul General Margarietta St. Juste and Ontario Human Rights Commissioner Rosemary Brown.

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Membership

By Leroy Wright

The Membership Committee looks forward to working with you through this challenging year. We recognize that in these times of social and political changes the members of the JCA must work closely together to maintain the strength of our organization.

Our goals for 1995 and 1996 are:

- to recruit and retain members through social activities;
- to enhance communications between the membership;
- to upgrade the computer program so that new members can be put into the system with ease and efficiency;
- to continue to give moral support to members in times of sickness and bereavement.

We respectfully ask that you inform us of changes in address or other relevant information that we will need to serve you better. We look forward to serving you.

Become a member of the JCA

...and join one of Ontario's oldest Black social and cultural services organizations.

Founded in 1962, the JCA has provided a strong voice on issues affecting Black families, and has actively contributed to the vibrancy of the community within Canada.

Members of the JCA get involved on the forefront of issues relating to education, immigration, culture, and the social and economic development of the Black community.

For membership information, call (416) 661-2001.

Scholarships awarded

By Dwight Jenkins

Two candidates were chosen for the "I Have Dream" scholarships -- Lois Egard for the Eva Smith Scholarships and Sonny Olantuji for the Rupert James scholarships. The scholarships were awarded recently at the Jamaican Canadian Association's 33rd anniversary celebration.

The Education Committee will be exploring ways to ensure that "I Have A Dream Scholarship"

remains a yearly event. In addition, the committee will explore the feasibility of increasing the number of scholarships given out.

The Committee is also proposing to put together a directory of education resources for the benefit of members and others. Also being considered are an "information session" on parent councils and a workshop for students on "relationships".

Social committee report

By Barbara Thomas

The Social Committee is pleased to report that action plans approved at the last annual general meeting are being followed through.

Our annual flag-raising ceremony took place Sunday, August 6th at Toronto City Hall, followed by the Independence Church Service at St. Michaels All Angels Church, organized by the Jamaican consulate.

JCA's 33rd anniversary celebration was held August 19th at

the former JCA Centre. The annual picnic was held this year at Bronte Creek Park in Burlington.

The New Year's Eve party is being planned -- a venue is being found. There is also consideration of winter travel, with a focus on group rate and reduction packages. We are open to other suggestions.

The goals of the Committee for the coming year will remain consistent with the recommendations made by its members, in collaboration with the membership committee to "establish vehicles to promote membership participation" with a focus on those long-standing members that have been inactive.

Long term goals include planning events to include all committees, outside organizations and groups that will promote JCA's interests.

Please feel free to join our group whenever you can, as we are always looking for committed people to help us grow. Social Committee meetings are held the second Thursday of every month from 6:00 - 8:00 p.m.

Seniors centre and staff appreciated

By Daphne Bailey

North York General's senior's health centre, opened in 1985, has become one of the leading geriatric facilities in Canada. The 164-bed residence provides a warm home-like environment for seniors who require higher levels of nursing care. The centre also provides respite care to give care givers relief from the stress of looking after elderly relatives at home.

In 1990 the Ministry of Health approved an additional 40 beds to be developed in partnership with the American, Black and Caribbean, Ismaili Muslim and Latin American communities. At present there are four females and one male from the Black/ Caribbean community on the centre's waiting list.

Each community has at least two representatives as part of the

centre's family advisory committee. The JCA's membership committee visiting team was approached to visit the Black/ Caribbean seniors at the centre.

On August 31st, members from the four communities hosted a cultural night in appreciation of the work being done by the staff for the seniors as a whole and in particular for the seniors from these communities. The Up Front dance group performed, and this was well appreciated. The four communities also had sampling of their food for the staff and clients.

On September 10, 1995, the health centre commemorated its 10th anniversary, which I attended. An overview of the health centre was presented. Mila Mulroney had officially opened the \$12 million expansion in 1993, which includes an



Ready... Set... WALK!

JCA walk-a-holics lead the way at the United Way fundraising walk-a-thon in September. From left to right (in front): Ann Murrell, Cyndi Anderson, Sheila Raymond and Karl Fuller.

enlarged dining room, the 40 additional beds, four respite care beds, day hospital seniors assessment service and foot clinic.

The centre is now in the process of developing a therapeutic garden for the benefit of the seniors -- especially those with Alzheimer's disease.

The centre is opened for tour and this can be done by calling (416) 756-1040 and asking to speak to Diane Anderson or Linda Roberts. The centre is situated at 2 Buchanan Cres. opposite the North York General Hospital.

Caribbean Canadian Seniors Group
1122 Finch Ave. W.

Mondays, Tuesdays and Thursdays
11 a.m. to 4 p.m.

We welcome all seniors who would like to get out and meet others.

Our activities include:
sewing, knitting, art and crafts, choral group, various types of group discussions, seminars and field trips.
Come and meet people who will treat you like a family and a friend.

For more information, please call us at 661-2001.

Towards a mature organization

By Roy Williams

Organizations are like every other living organism. They have life stages -- birth, infancy, puberty, adolescence, maturity, mid-life, old-age and in many cases death. Each of these stages has its unique challenges and opportunities, the responses to which determine its future success or failure.

In each of these stages it is people who make the critical difference as they are called upon to respond to the unique challenges or opportunities with which they are faced. They are called upon to play a variety of roles.

At one end of the range is the foot soldier who slugs through the mud and grime on a daily basis doing the mundane and routine task that ensures that the organization ultimately achieves its specified goals and objectives.

At the other extreme of the range is the visionary and hopefully transformational leader whose aspirations and visions penetrate the future to see possibilities and opportunities which are not apparent to the average follower. This vision must then be framed, articulated and communicated to followers in such a manner that they become inspired and imbued with burning zeal to accomplish the vision which they now accept as their own.

In between these extremes are many other roles including administrator, transactional leader, idea generator, critical evaluator, supporter and just plain follower. All the roles are important. All the roles must be played. They must be played by people.

The JCA's life stage

At what life stages is the JCA today? You will probably agree that it is at the post-adolescence stage. The mature stages of mid-life followed by old-age will be followed by death if nothing is done to regenerate, and extend life. Obviously now is the time to analyze and assess an organization in its mature stages.

What does the organization need? Clearly it needs people. People are the lifeblood of every vibrant entity. It is people who must play the roles outlined above, and they must play those roles well. It needs talented, enthusiastic, committed, people who share the vision and goals of the organization. Youth is an added benefit.

It is therefore incumbent that the JCA embark on a strong recruitment drive to increase its membership. However, membership must be linked to mission. People join organizations which they believe will help them to achieve valued goals and objectives which they could not achieve by themselves. The mission must be current, relevant and needed. It must be examined periodically to ensure relevance and currency. It then must become a part of annual plan to increase membership by a specific percentage or total through the joint efforts of individual members and the Membership committee. The Membership Committee's role will thus be transformed from being reactive to being proactive.

The care and nourishing of new members

If we believe that people are important then we must have a strategy not only to bring them into the organization but also to keep them in the organization. First we must develop ways to make them feel welcome. Make them feel a part of the family. Forget the fact that Mr./Ms. So-and-So is a founding member. Stop pounding it into the newcomer's ear. It is alienating. It sets up categories of membership and communicates to the newcomer that he/she is less than important-- less valued and there is nothing worthwhile that he/she can contribute. After a while he/she leaves.

Members' skills and talents - use them or lose them

Refer to the range of roles to be played in a vibrant organization. These roles must be played by people--member. Most people want to become involved. They want to show what they can contribute. The JCA does not often make the best use of its members' talents. It fails to take inventory of its members' talents and where they think that they can make the greatest contribution. As a result valuable skills lay dormant and utilized. It has had social workers, educators, accountants, financial analysts, administrators and a host of others among its members over the years who have not been fully used.

Serving as a committee member on one of the standing committees may not be the only, nor most effective way to involve the member. More creative approaches need to be designed. Special assignments, ad hoc committees, research activities,

continued next page

Communication conveys content, feelings

continued from previous page

unique projects, liaison activities, developing a fundraising database and so on may well be considered. People prefer to focus their energies in the areas of their strengths. We should find out their strengths and special interests and then set them to work. Some may find it more convenient to work individually, on their own time table on individual assignments than in the committee format. Might the underutilization of members' abilities be one other factor which explains the member attrition phenomenon?

Organizational culture and climate

This addresses who we are, our beliefs, our values, how we relate to each other, how and what we communicate, and how we allocate rewards.

As members play the variety of roles outlined above they do so as volunteers. They give up enormous amounts of time, talent and energy for no pay. At the end of the day when they look back on their periods of service can they usually say that was a really satisfying experience? Can they point to valuable achievements, personal growth, friendships made, appreciation for their efforts and would they be willing to do it all over again? Are committee meetings a pleasant and satisfying experience? Are general meetings productive and enjoyable? If not, why not? It all boils down to respect for each other, civility towards one another and trust in each other.

Differing points of view is a sign of a healthy organization. Constructive criticism is valuable. These relate to issues that are

focused around common goals. Often disagreements and criticisms are delivered and expressed in an aggressive, and attacking warlike manner toward another person. This is hurtful. It leaves wounds. It damages the relationship between the parties and it undermines their abilities to work closely and effectively in the future. It creates an adversarial rather than a collegial relationship. When this is done publicly, and often it poisons the climate. People tend not to want to be in that kind of environment. They stay away. They stop serving on those committees. They eventually drop out.

It is vital that we show respect to every human being. That we act in civil manner to every person. That we consider the other person's feelings when we direct our communication to them. That the criticism be focused on the issue NOT the person. That conflict be confronted and dealt with in a dispassionate and rational manner and left behind.

Finally, we are more prone to criticize and castigate than to congratulate and applaud. This must be changed. People give time, energy and effort-unpaid. Show appreciation. Give more frequent pats on the back, more frequent genuine "thank yous" for what people have done and are doing. It is called positive reinforcement. Encouragement sweetens labour. Often it is the only reward they get. It is a psychic reward. It is intangible--but valuable.

So as the JCA moves through its mature years it must set the tone for the future. It must revitalize and regenerate itself. It must have a mission that is relevant to the times. It must build

up its membership by proactive recruitment of people who share the vision and who possess the range of skills and abilities to play the variety of required roles. They must enter a climate that is inviting, welcoming and warm. Their special areas of interest must be identified and talents utilized in unique ways--not always compatible with rigid Standing Committee format.

The JCA will be managed as a mature organization with Strategic, Tactical and Operational Goals with relevant 5-year and 3-year plans. Each will have appropriate mile posts, benchmarks and measurement standards outlined in advance so that performance and goal attainment can be determined and appropriately rewarded. Day-to-day management, committee meetings, general meetings and all other activities will be conducted in collegial rather than an adversarial manner where interpersonal relations are based on respect, civility and trust. Criticism and disagreements will focus on issues rather than on persons. Conflict will be confronted, dealt with and put aside.

Communication conveys not only content but feelings. Those feelings should be positive ones which contribute to building enduring, positive and supportive interpersonal relationships. There will be a greater frequency of complaints and congratulations than our criticism and castigation. Ultimately a more wholesome culture, environment and climate that is superbly people friendly will have emerged. This will accomplish a major portion of realignment required of a mature organization.

Understanding conflict resolution

By Worrick Russel, Principal Mediation Counsultor Service

Conflict resolution is a complex development of theory and process. It consists of some settlement arrived at through a bargaining mechanism to ease-in the privileges to those that have been denied and thereby decrease stress that results as a denial to both parties in dispute. Arriving at a solution may be argued in an adversarial way using parameters that would be underground to adversarial dispute resolution, while, at the same time reaping the benefits with the ease of pluses afforded by a win-win conflict resolution system. This mechanism is referred to as Alternative Dispute Resolution (ADR).

Truly analytical methods terminate conflicts when properly done and when all the parameters are encompassed. Analytical methods will dig up the areas of dissatisfaction, present new opportunities, and introduce parameters of balance that will help remove weaknesses. These methods cause empowerment and move both parties from areas of weakness to areas of strength and therefore place more insight into the cause and effect of the problem. Due to the enlightenment of the problem, the challenges are exposed and cause more effective problem

solving.

Everything in life evolves on the concept of cause to effect. Nonetheless, it must be remembered that this phenomenon is often found in an interactive way rather than a one-way process. This is particularly true of a conflict resolution which must have a process to deal with the outstanding issues to find cause, therefore, to see the effect of a proper process in place. The end result will effectively demonstrate the importance of the "full picture" taken into account, which is really the crucial point.

Dr. John Burton of George Mason University in his paper "Conflict Resolution as a Political System" viewed conflict resolution as a norm that would tend to bring different societies toward a common system and thereby reducing tensions between different individuals and systems. In today's society, we need everything that can possibly cause tension reduction. There is no doubt that adjustments can be made both by individuals and society although in most parts society's values remain fixed. This points to the fact that even in western society there is no utopia to resolve issues. Therefore, conflict resolution should be viewed as an evolving field addressing dynamic issues of adjustment.

33 Years of Service to the Black Community

Jamaican Canadian Association Services

Community Development focuses on networking, and sharing of information and resources with others in the interests of the community.

Settlement Services provides information, orientation and settlement services to landed immigrants or holders of Minister's permit.

Caribbean Youth and Family Services provides: counselling, employment preparation, support and leadership for Black youth aged 12 - 15, living primarily in the Jane-Finch neighbourhood. Advocacy and educational support to students. Integration services for young offenders and coordinates the PAL program, which matches adult volunteers with young people in need of or seeking guidance.

Lawrence Heights Youth Program includes the "Shoot for a career" project (combining sports with academics) and "Project ROJ" (Reading On the Job), which integrates personal development with cultural reinforcement.

For more information on the above services, contact:

JCA Office

1122 Finch Ave. West,
Downsview, Ont. M3J 3J5
Telephone (416) 661-2001

CYFS Office

2065 Finch Ave. E., Ste. 102,
Downsview, Ont. M3N 2V7
Telephone (416) 740-1558

*To members and friends of the JCA
Season's Greetings and
Best Wishes for a
Prosperous 1996*

Why some men abuse women

By Rita McLean, Assault/Sexual Abuse Counsellor

What does abuse or battering mean? Abuse is not always physical. Other forms of abuse can be just as harmful. When the term wife assault or wife battering is used, they usually refer to physical violence or injury. Wife abuse includes assault and battering and all forms of mistreatment and cruelty such as constant threatening and psychological violence (mind games). All types of abuse have one thing in common, they are used to create fear. This fear gives the male partner the power to control the female partner.

You are a victim of abuse, if your partner does the following things to you:

- tell you that you are ugly, fat or stupid and that he is doing you a favour by staying with you;
- cut off contacts with your

friends and stop you from making new friends;

- threaten to hurt anyone or things that are special to you, e.g., a pet;
- says that he has a right to discipline you because you are bad or because you annoy him;
- strike you with his hand or with an object.

Common characteristics of an abused woman

If you are an abused woman, you may share a number of beliefs with other women who find themselves in situations like yours. Abused women believe that no one can help them, and that they cannot take care of themselves. Some abused women believe in traditional gender roles, that the man as the head of the household has the right to discipline them, that the violence is partly or totally their fault and that their injuries are something to be ashamed of. Most abused women who leave their partners return at least once.

A man who abuses may change, but only if he is willing to seek some form of professional help. The opportunity for such help exists in almost every community, but it is sometimes hard to find. Success depends almost entirely upon the willingness of the man to really find it.

Some facts about abused women

According to the Legal Rights Handbook for Abused Women, at least one in ten women in Canada are abused in their own homes. Abused women come from all economic and social classes. Forty percent of wife assaults begin when the wife is pregnant. A woman who leaves her partner because of abuse is not legally deserting him.

What kind of men abuse?

A man who batters his partner is not necessarily sick. He may believe that he has the right to hit his partner. There are many

things in society which encourage this belief. A man who batters his partner feels guilty when he sees the damage he has done, but this does not prevent him from battering again. Between the beatings, he may be extremely loving and caring.

Men who abuse usually blame others for their acts. Many feel pressured in their jobs. They often drink before they beat their partners. It is not the drinking that causes their violence, but it gives them an excuse. They may believe that men should be "macho", and that violence is a suitable way of dealing with their anger. Often, they do not really believe that women are equal. Usually, they are very jealous and possessive.

A man who abuses may change, but only if he is willing to seek some form of professional help. The opportunity for such help exists in almost every community, but it is sometimes hard to find. Success depends almost entirely upon the willingness of the man to really find it.

The JCA Program for Violence Against Women

Services are free and confidential

Immediate appointments are available

For further information

Phone: (416) 661-2002

Rita McLean
Counsellor

More from the fundraising committee

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very excited about it and if it is feasible, we hope to get going immediately and details to follow in the next edition of *InFocus* or the upcoming quarterly meeting. It is estimated this could earn anywhere from \$10,000 to \$50,000 per year, if run properly. We are very excited about the possibilities for this club, and hope for your support.

Community walk. Bruce McDonald is putting together a sub-committee to research next year's Community Walk-a-thon. Possible dates are in May or June. They are trying to secure a location. High Park and Sunnybrook Park were suggested but if you know of any other place, please speak to Bruce or myself.

Joint venture. I was contacted by Earl Grant, from Woodbine Pontiac Buick with a terrific fundraising idea. His idea is that

for each individual that identifies him/herself as a Jamaican, when purchasing a car, he will donate \$100 to the building fund. The Board reviewed and approved the proposal and think it is a great idea, worthy of our support and endorsement. We therefore encourage you and any of your friends considering a car purchase, to visit Woodbine Pontiac, ask for Earl and if you buy, a \$100 will be donated to the building fund.

This is such a great idea we are considering throwing out a challenge to the other auto dealers - what do you think?

Future fundraisers being explored include a Monte Carlo casino night, brunch and fashion/talent show, bowling, raffles, cricket games and cultural events. As you can see, we are not short of ideas, but we are short of people to take the ideas to reality.

That is why we are looking for people with some spare time to work on the Fundraising Committee. As you know we are in temporary quarters and run the risk of becoming nomads if we do not put down permanent roots soon. We therefore have to pull out all the stops to ensure that we keep the dream alive because sure enough, the longer we are without a Centre, the more jeopardy the dream is in!

Please call the JCA office at (416) 661-2001 to volunteer. We need you! The Committee meets on the third Monday of each month at 6:30 p.m. at the JCA office, 1122 Finch Ave. W., Units 17-19.

Fundraising Committee Members: Bruce McDonald, Joyce Lyn Duff, Linvor McCoy, Pam Reynolds, Ann Murrell, Sadie Harrison, Daphne Bailey, Winsome Cameron, Vicky Nelson, Norma Larro, and Amy Nelson.



Women of the Board

Women have been elected to seven of the 12 positions on the current board. Pictured from left to right: Barbara Thomas, Social Committee Chair; Norma Larro, Fundraising Committee Chair; Michelle McDonald, Assistant Secretary;

Sandra Carnegie-Douglas, First Vice-President; and Maureen Smart, Executive Secretary. Not pictured are Treasurer Cyndi Anderson and Building Committee Chair Amy Nelson.

Financial security: how close are you?

By Kay Innis, Financial Consultant and a JCA member

As long as the bills are getting paid, you don't worry too much about your finances, right? Maybe you should.

Consider this: only 7% of people age 65 retire with an annual income of \$35,000 a year. You are counting on Canada Pension and Old Age Security? If an income of \$13,000 annually will meet your needs, you'll be fine.

Maybe you'd like more for yourself? Maybe you would like to improve your financial score? Here is a commonsense approach to achieving financial success.

People who score high financially have three things in common. They:

- pay themselves first;
- defer as much as possible;
- maximize their investment earnings.

Setting up a monthly savings program, of as little as \$50, is a painless way to score big over the long haul. Ideally, you should be saving 10% of your net income, eventually working up to 10% of your gross income, if you want to retire to a lifestyle comparable to the one you enjoy now.

Tax deferral. RRSPs are still the easiest and most effective way to prepare for retirement down the road and reduce your tax bill today. For every dollar you put into the plan (where it earns tax sheltered), you'll get as much as an extra forty cents back when you file your tax return. Doesn't sound like much? Put \$100 a month into an RRSP, for a total deposit of \$1,400 for this tax year (deposit in January and February can be counted for this year) and

you will see an extra \$560 on your income tax refund cheque. Plus, the \$1,400 is still yours and growing for you.

While bank accounts and bonds pay interest, you should be aware that the money you earn is taxed at your maximum tax rate. Money earned on mutual funds and other investments that offer capital gains is taxed at a more favourable rate, and offer the opportunity of growth for your principal. It's something like buying an investment property. Not only are your tenants paying you rent, but the property will go up

in value.

The best way to improve your financial score is to have a clear picture of your current standing. Next decide what you most want to achieve financially and which ways you are most comfortable achieving them. It's easier than you think with the help of a professional financial planner.

Every dollar you put away brings you closer to being a financial security. There are a lot of ways to get there. Find the best ones for you. Today's the best day to get started.

Don't lose the work ethic

By Jeffrey S. Patterson, Second VP

In these tough and disturbing times of cutbacks and constraints, it becomes increasingly easy for us to develop the attitude of "who cares" about our work.

Though more educated than our ancestors, we may easily find ourselves becoming less motivated and less productive. Some of us, never having been faced with this kind of austere economic climate, will become disillusioned and frustrated, thus affecting our work ethic. It is imperative that we stand firm and not capitulate the principles and values we hold true but, rather, strengthen our resolve to excel in our chosen field.

In the work atmosphere of the nineties, which emphasises service and indemnity, there are three important factors involved in building pride and excellence: integrity, curiosity and vision. Those of us who have a strong sense of pride in our work, produce a first class job because we are people of integrity. We believe that how we do our jobs is a reflection of ourselves, whether it's immediately obvious to others or not. We are curious about many things, seeking new approaches to problems, better ways to provide services and cut down on inefficiency because we are part of a team. The process of building and working as a team has been around for eons but has taken on a new life and meaning in the nineties. It has become a driving force in reinforcing our work ethic.

Let us not be side tracked or derailed from the course of professionalism, the backbone of work ethic, by the betrayal, ineptitude and mismanagement of the establishment forces. Keep in mind: tough times don't last -- tough people do.

1996 JCA bingo schedule

Date	Time	Coordinator
Jan. 12	7:15 to 9:15	D. Bailey
Jan. 20	1:00 to 3:00	M. Amiel
Feb. 2	10:15 to 12:15	B. Carter
Feb. 17	7:15 to 9:15	N.L. Bailey
Feb. 24	1:00 to 3:00	M. Amiel
Mar. 1	10:15 to 9:15	B. Carter
Mar. 8	10:15 to 12:15	N.L. Bailey
Mar. 23	1:00 to 3:00	M. Amiel
Apr. 5	7:15 to 9:15	B. Carter
Apr. 20	10:15 to 12:15	N.L. Bailey
May 4	1:00 to 3:00	M. Amiel
May 11	1:00 to 3:00	B. Carter
May 17	10:15 to 12:15	N.L. Bailey
Jun. 7	7:15 to 9:15	M. Amiel
Jun. 22	1:00 to 3:00	B. Carter

Ring in 1996 at the 33rd annual JCA New Year's Eve Ball

Sunday, December 31, 1995
Ramada Hotel
1677 Wilson Ave. (Hwys 400 & 401)

**Dinner at 8 p.m.
Cash bar, door prizes**

**Advance tickets only:
\$60 per person, \$65 for non-
members**

**Call the JCA (416) 661-2001
or the Jamaican Consulate (416)
598-3008, ext. 229**

*Happy
Holidays!!*

*from the staff and Board of the
Jamaican Canadian Association*

The Annual JCA Children's Christmas Party

*Mr. and Mrs. Santa Claus!
Christmas carol singalong!
Presents for good girls and boys!*

Saturday, Dec. 9, 1995 -- 2 to 6 p.m.
Cold Stream Presbyterian Church
500 Cold Stream Avenue
Off Bathurst St., second street south of Lawrence

(Off Bathurst St., second street south of Lawrence)

Admission by donation

Children must be registered for the party by Nov. 30!!

Call 661-2001 for more information

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(416) 971-7588**

The Black Coalition for AIDS Prevention is a coalition of Black community organizations who come together to address the issue of AIDS in our communities.